

EXHIBIT 1

From: [Groves, Amanda](#)
To: [Linda Lam](#)
Cc: [Obi, Shawn R.](#); [Scavo, Gretchen Vetter](#)
Subject: RE: Dec 10
Date: Monday, December 23, 2019 12:27:41 PM
Attachments: [image003.png](#)

Linda – can you send us the handbook document(s) for HPA you were referring to in ltr (highlighted below)?

Moreover, Wells Fargo provided a handbook for the HPA tool, another tool that is at issue.